

REMARKS

The Office Action mailed March 2, 2009 has been carefully reviewed and the following remarks have been made in consequence thereof.

Applicants thank Examiner Tran for the courtesies he extended during a telephonic interview with Applicants' representative on June 23, 2009. In the interview, Examiner Tran and Applicants' representative discussed independent Claims 1 and 20. Specifically, Examiner Tran and Applicants' representative agreed that neither Foy, Broadbent, nor Mackay describe or suggest a template that includes logic imbedded within the template for controlling a structure of an assembled document, for controlling displaying document structure questions, and for identifying input documents used for performing document assembly such that these functions may be performed by the remote computer without further communication with the server.

Moreover, Examiner Tran and Applicants' representative agreed that neither Foy, Broadbent, nor Mackay describe or suggest a remote computer configured to display transaction questions wherein the transaction questions displayed are controlled by logic and conditions imbedded in the selected template and the document structure responses, and receive a response for each transaction question displayed wherein the transaction responses populate the data fill-points included within the identified input documents[;], and wherein the transaction responses are checked for validity using the logic imbedded within the selected template and without further communication with the server.

This Amendment is made in consequence of the Examiner Interview.

Claims 1-11, 20-32, and 48 are now pending in this application. Claims 1-11, 20-32, and 48 stand rejected.

The objection to the Specification for failing to provide proper antecedent basis for the claimed subject matter is respectfully traversed. Specifically, the Office Action objects to the Specification for failing to provide support or antecedent basis for the recited term "contractual provision" within Claims 1 and 20 in a way that allows the meaning of the term to be ascertained. Applicants respectfully submit that the term "contractual provision" is supported and described throughout the originally filed Specification including within the

figures to allow the meaning of the terms as recited within Claims 1 and 20 to be ascertained. For example, paragraph [0037] provides the “[a]ssembled documents 26 relate to the business deal, sometimes also referred to as the financial transaction.” In other words, the documents being assembled clearly relate to business deals and/or financial transactions.

Also by way of example, paragraph [0051] describes Figure 5 as follows:

After logging into system 10 through remote system 14, a deal definition page is displayed to the user that enables the user to select a class of document to assemble by choosing a deal template (described as a "structure" in the example embodiment) 340. *The deal definition page also prompts the user to input data relating to a business group in which the deal originates, a current stage in the workflow for the deal, an approval status of the deal, and whether this is to be a new document assembly or a revision to an existing document to be assembled.* Once the user selects deal template 340 by utilizing remote system 14, *the deal definition page displays a list of deals that the user has been approved to manage and that correspond with the entered data* (shown in FIG. 8). (Emphasis added.)

Thus, the documents being assembled are for a variety of different business deals and/or financial transactions. These documents memorialize the business deals, and thus, include contractual provisions relating to the deals.

For example, Figure 9 is a Deal Structure page. Paragraph [0062] describes Figure 9 as follows:

Deal Structure page 642 also displays a tree-like list of yes-or-no questions 656 relating to possible issues and matters that may be involved in the selected deal, subject to management by the user. If a listed issue or matter is involved in the selected deal, the user should respond "yes" to the particular questions.

Figure 9 shows, by way of example, some of the document structure questions as including: “Click here to select a Single Borrow” or “Click here for Co-Borrower” and “Click here to include Co-Borrower Loan and Security Agreement including a Joint Term Loan”. These are all contractual provisions that the user is able to select by clicking on the appropriate document structure questions. In other words, the questions relating to possible issues and matters that may be involved in the selected deal as described in paragraph [0062] refer to contractual provisions that would be included in a document for such a deal. Figure 9 also lists other contractual provisions such as “Financial Covenants”, “Disclosure Schedules”, “Lockbox Agreement”, “Trust Mortgage Waiver and Consent Guarantees”, etc. These are all

contractual provisions that are selected by a user for inclusion within the assembled documents based on the document structure questions.

Applicants therefore submit that someone skilled in the art, after reading the originally filed specification and reviewing the figures, would understand and be able to ascertain the meaning of the term "contractual provision" as recited in the claims. Accordingly, Applicants respectfully request that this objection be withdrawn.

The rejection of Claims 1-11, 20-32, and 48 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Pub. No. 2002/0046235 A1 (Foy) in view of U.S. Pub. No. 2001/0047326 A1 (Broadbent), and further in view of U.S. Pub. No. 2007/0208606 A1 (Mackay) is respectfully traversed.

Applicants respectfully submit that neither Foy, Broadbent, nor Mackay, considered alone or in combination, describe or suggest the claimed invention. At least one of the differences between the cited references and the present invention is that neither Foy, Broadbent, nor Mackay, alone or in combination, describe or suggest a document assembly production system that includes a server having a plurality of templates, each template including logic imbedded within the template for controlling a structure of an assembled document, for controlling displaying document structure questions, and for identifying input documents used for performing document assembly. An additional difference between the cited references and the present invention is that neither Foy, Broadbent, nor Mackay, alone or in combination, describe or suggest such logic imbedded within each template that controls determination of the document types included within the assembled document. A further difference between the cited references and the present invention is that neither Foy, Broadbent, nor Mackay, alone or in combination, describe or suggest such logic imbedded within each template that controls displaying document structure questions in a tree format and checks the transaction responses for validity, both without further communication with the server.

Foy describes a system for creating and delivering a document in a computer system. The system includes an internet content management engine and a data repository resident on a host server. The data repository includes a plurality of empty document templates having predetermined structures. The server communicates with a client terminal via the Internet and transmits terminal prompts to the client for guiding a user located at the client terminal

through a document creation process that is performed on the server. The user enters document creation information at the client terminal, such information determines content, including clauses, for inclusion within the templates, and a complete document is created by an automated document creation process at the host server. After the document has been created, a copy of the complete document is stored at the host server in association with a user identification, a version indicator, and a time stamp. A substantially complete document can be made available to users at client terminals, whereby the users can alter at the client terminal text in the document within the document structure. Notably, Foy is silent with respect to transmitting templates from the server to the client terminals, such templates including imbedded logic that prompts the users through a document creation process.

Broadbent describes a system for preparing a task list for a loan process. The system is used in the mortgage industry for generating and monitoring a set of required procedures involved in moving and tracking a mortgage loan, including generating a set of required tasks for use in managing the mortgage loan process. The system is implemented on a server as part of a client-server type computer network and the server communicates with the clients via the Internet in a request-response fashion. The server Broadbent describes input screens for prompting a borrower to input data relating to a mortgage loan. These input screens may include a list of questions. Input screens to be completed by the borrower are shown in Figures 7-18 of the Broadbent reference, and it is apparent therefrom that the borrower is not being asked to select contractual provisions. Indeed, the mortgage application is not a contract at all. Moreover, nothing in the Broadbent disclosures states or suggests that any user may select certain contract provisions to the exclusion of others. Notably, Broadbent is silent with respect to transmitting templates from the server to the clients, such templates including imbedded logic that prompts the users through a document creation process.

Mackay describes a computerized workflow management system implemented within a relational database management system (RDBMS) on a client-server type computer network. More specifically, operational functionality of the system is implemented on one or more suitably programmed general-purpose computers located remotely from each other and networked together, based on a client-server/distributed processing model. The system permits unification of manual operations and operations performed by legacy software to provide up-to-date workflow status for complex multi-step processes. The system has particular utility in those transactions involving securitizations requiring periodic valuation

and distribution computations, disbursements, and reporting. Notably, Mackay is silent with respect to transmitting templates from the server to the clients, such templates including imbedded logic that prompts the users through a document creation process.

Claim 1 recites a document assembly production system comprising: “a server having a plurality of templates and other document assembly assets including a plurality of input documents stored therein, each template including logic imbedded within the template for controlling a structure of an assembled document, for controlling displaying document structure questions, and for identifying input documents used for performing document assembly . . . and at least one remote computer configured to communicate with said server directing said server to access said plurality of templates and said other assembly assets to assemble fully formatted documents without using any document-assembly software and word processing software stored on said at least one remote computer, said at least one remote computer configured to . . . prompt a user to select a template from the plurality of templates, each template is associated with a class of document to be assembled for a type of transaction, wherein each document class includes a plurality of document types, each document type represents specific contractual provisions typically associated with completing the corresponding transaction type . . . display document structure questions, wherein the document structure questions displayed are controlled by the logic and conditions imbedded in the selected template and are displayed in a tree format without further communication with said server, the document structure questions identifying a predetermined plurality of contractual provisions that the user can select from for inclusion within the assembled document, the document structure questions linked to specific document types representing the predetermined plurality of contractual provisions, wherein by responding to the document structure questions the user includes the selected contractual provisions within the assembled document to complete the transaction type . . . receive a response for each document structure question displayed, wherein the document structure responses and the logic imbedded within the selected template determine the document types included within the assembled document . . . identify pre-assigned, modifiable input documents from the plurality of input documents compatible with the selected template and the document structure responses for generating the documents to be assembled, the identified input documents including data fill-points . . . display transaction questions, wherein the transaction questions displayed are controlled by logic and conditions imbedded in the selected template and the document structure responses . . . receive a response for each transaction question displayed, wherein the transaction

responses populate the data fill-points included within the identified input documents, the transaction responses checked for validity using the logic imbedded within the selected template and without further communication with said server . . . and input documents and the transaction responses received to said server for generating the assembled document.”

Applicants respectfully submit that no combination of Foy, Broadbent, and Mackay, considered alone or in combination, describe or suggest a document assembly production system as is recited in Claim 1. Specifically, no combination of Foy, Broadbent, and Mackay describes or suggests a server having a plurality of templates, each template including logic imbedded within the template for controlling a structure of an assembled document that includes controlling display of document structure questions, controlling display of document structure questions in a tree format, checking transaction responses to the document structure questions for validity, identifying input documents used for performing document assembly, and determining document types included within the assembled document. Rather, in contrast to what is stated in the present claims, Foy does not describe or teach a system that transmits templates from a server to at least one remote computer, such templates including imbedded logic that prompts the users through the document creation process. Foy describes a server that communicates with a client terminal via the Internet and transmits terminal prompts to the client for guiding a user located at the client terminal through a document creation process that is performed on the server. Also, in contrast to what is state in the present claims, Broadbent does not describe or teach a system that transmits templates from a server to at least one remote computer, such templates including imbedded logic that prompts the users through the document creation process. Rather, Broadbent describes a client-server type computer network that includes a server that communicates with clients via the Internet in a request-response fashion, the server delivering input screens for prompting a borrower to input data at the clients. Further, in contrast to what is state in the present claims, Mackay does not describe or teach a system that transmits templates from a server to at least one remote computer, such templates including imbedded logic that prompts the users through the document creation process. Rather, Mackay describes a computerized workflow management system implemented on a client-server type computer network based on a distributed processing model. Notably, Foy, Broadbent, and Mackay are silent with respect to transmitting templates from the server to the clients, such templates including imbedded logic that prompts the users through a document creation process.

Accordingly, for at least the reasons set forth above, Claim 1 is submitted as patentable over Foy in view of Broadbent and further in view of Mackay.

Claims 2-11 and 48 depend, directly or indirectly, from independent Claim 1. When the recitations of Claims 2-11 and 48 are considered in combination with the recitations of Claim 1, Applicants respectfully submit that dependent Claims 2-11 and 48 likewise are patentable over Foy in view of Broadbent and further in view of Mackay.

Claim 20 recites a document assembly production system comprising: "a server . . . a database coupled to said server for storing a plurality of templates and other document assembly assets including a plurality of input documents, each template including logic imbedded within the template for controlling a structure of an assembled document, for controlling displaying document structure questions, and for identifying input documents used for performing document assembly . . . and at least one remote computer in communication with said server, said server in communication with a processor module, said at least one remote computer configured to communicate with said server directing said server to access said plurality of templates and said other assembly assets to assemble fully formatted documents without using any document-assembly software and word processing software stored on said at least one remote computer, said at least one remote computer further configured to . . . prompt a user to select a template from the plurality of templates, each template is associated with a class of document to be assembled for a type of transaction, wherein each document class includes a plurality of document types, each document type represents specific contractual provisions typically associated with completing the corresponding transaction type . . . display document structure questions, wherein the document structure questions displayed are controlled by the logic and conditions imbedded in the selected template and are displayed in a tree format without further communication with said server, the document structure questions linked to specific document types representing predetermined contractual provisions, wherein by responding to the document structure questions the user includes predetermined contractual provisions within the assembled document . . . receive a response for each document structure question displayed, wherein the document structure responses and the logic imbedded within the selected template determine the document types included within the assembled document . . . identify pre-assigned, modifiable input documents from the plurality of input documents compatible with the selected template and the document structure responses for generating the documents

to be assembled, the identified input documents including data fill-points . . . display transaction questions, wherein the transaction questions displayed are controlled by logic and conditions imbedded in the selected template and the document structure responses . . . receive a response for each transaction question displayed, wherein the transaction responses populate the data fill-points included within the identified input documents, the transaction responses checked for validity using the logic imbedded within the selected template and without further communication with said server . . . and transmit data identifying the input documents and the transaction responses received to said server for generating the assembled document.

Applicants respectfully submit that no combination of Foy, Broadbent, and Mackay, considered alone or in combination, describe or suggest a document assembly production system as is recited in Claim 20. Specifically, no combination of Foy, Broadbent, and Mackay describes or suggests a server having a plurality of templates, each template including logic imbedded within the template for controlling a structure of an assembled document that includes controlling display of document structure questions, controlling display of document structure questions in a tree format, checking transaction responses to the document structure questions for validity, identifying input documents used for performing document assembly, and determining document types included within the assembled document. Rather, in contrast to what is stated in the present claims, Foy does not describe or teach a system that transmits templates from a server to at least one remote computer, such templates including imbedded logic that prompts the users through the document creation process. Foy describes a server that communicates with a client terminal via the Internet and transmits terminal prompts to the client for guiding a user located at the client terminal through a document creation process that is performed on the server. Also, in contrast to what is state in the present claims, Broadbent does not describe or teach a system that transmits templates from a server to at least one remote computer, such templates including imbedded logic that prompts the users through the document creation process. Rather, Broadbent describes a client-server type computer network that includes a server that communicates with clients via the Internet in a request-response fashion, the server delivering input screens for prompting a borrower to input data at the clients. Further, in contrast to what is state in the present claims, Mackay does not describe or teach a system that transmits templates from a server to at least one remote computer, such templates including imbedded logic that prompts the users through the document creation process. Rather, Mackay

describes a computerized workflow management system implemented on a client-server type computer network based on a distributed processing model. Notably, Foy, Broadbent, and Mackay are silent with respect to transmitting templates from the server to the clients, such templates including imbedded logic that prompts the users through a document creation process.

Claims 21-32 depend, directly or indirectly, from independent Claim 20. When the recitations of Claims 21-32 are considered in combination with the recitations of Claim 20, Applicants respectfully submit that dependent Claims 21-32 likewise are patentable over Foy in view of Broadbent and further in view of Mackay.

For at least the reasons set forth above, Applicants respectfully request that the rejection of Claims 1-11, 20-32, and 48 under Section 103 be withdrawn.

In view of the foregoing remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully submitted,



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